

Notice of Allowability	Application No.	Applicant(s)	
	10/082,723	CANNON., THOMAS CALVIN	
	Examiner	Art Unit	
	Charlie C. Agwumezie	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to Communication filed on 02/26/02.
2. The allowed claim(s) is/are 5.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

Charlie C.L. Agwumezie
Patent Examiner
Art Unit 3621

DETAILED ACTION

Allowable Subject Matter

2. Claim 5 is allowed.

3. The following is an examiner's statement of reasons for allowance:

The closest prior art of records are U.S. Patent No. 6,594,647 to Randle et al and U.S. Patent 6,202,064 to Lawlor et al.

Applicant discloses a system for making online purchases and a process for settling imbalances between the various holding accounts, a means for delivering transaction logs to payees who maintain accounts within the network of banks and a system in which the process for settling imbalances between holding accounts consists of first transferring all of the excess funds from those holding accounts having excess funds into the one holding account having the largest deficit, and then transferring excess funds from the one holding account that formerly had the largest deficit into the remaining holding accounts having deficits, in the exact amounts needed to balance each holding account.

Randle et al discloses a an infrastructure for a real time bank-centric universal payment system in which a central processing system defines an electronic commerce trust system formed from a plurality of financial service provider members subscribing to a common standard having applicability throughout the infrastructure. The system is operatively interconnected to the correspondent processing units of financial service

provider members who are intrun operatively interconnected through access mechanisms to a network of customers and goods and services providers who are account subscribers with the financial service provider member and subject to common standard. The system provides real time debit and credit transactions and effects net settlement between and among members through a central exchange monetary system.

Randle et al however failed to disclose an agent that directs the transfer of funds from the buyer account into a holding account residing in the same bank as the buyer account within the network of banks and also directs the transfer of funds into payee account from holding account residing in the same banks as the payee account within the network of bank. Randle et al also failed to disclose a system in which the process for settling imbalances between holding accounts consists of first transferring all of the excess funds from those holding accounts having excess funds into the one holding account having the largest deficit, and then transferring excess funds from the one holding account that formerly had the largest deficit into the remaining holding accounts having deficits, in the exact amounts needed to balance each holding account.

Lawlor et al discloses a practical system for remote distribution of financial service and further introduces the system that may debit the user's account and transfer the funds to a holding accounts from where the funds are distributed to payees as requested by the user. Lawlor et al also failed to disclose an agent that directs the transfer of funds from the buyer account into a holding account residing in the same bank as the buyer account within the network of banks and also directs the transfer of funds into payee account from holding account residing in the same banks as the payee

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account within the network of bank. Randle et al also failed to disclose a system in which the process for settling imbalances between holding accounts consists of first transferring all of the excess funds from those holding accounts having excess funds into the one holding account having the largest deficit, and then transferring excess funds from the one holding account that formerly had the largest deficit into the remaining holding accounts having deficits, in the exact amounts needed to balance each holding account.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

The prior arts made of record and not relied upon is considered pertinent to applicants disclosure.

- Doggett et al (U.S. Patent No. 5,677,955) discloses Electronic Funds Transfer instruments.
- Mansvelt et al (U.S. Patent No. 5,175,416) discloses Funds transfer System.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles C. Agwumezie whose number is **(571) 272-6838**. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on **(571) 272 – 6712**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington D.C. 20231

Or faxed to:

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(571) 273-8300. [Official communications; including After Final communications labeled "Box AF"].

(571) 273-8300. [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"].

Hand delivered responses should be brought to the United States Patent and Trademark Office Customer Service Window:

Randolph Building,

401 Dulany Street

Alexandria VA. 22314

**Charlie Lion Agwumezie
Patent Examiner
Art Unit 3621
April 24, 2006**

*SEARCHED & INDEXED
SERIALIZED & FILED
APR 27 2006
USPTO - JAY C. COOPER*